

Information to identify the case:

Debtor 1	<u>David P. Petruzzi</u>	Social Security number or ITIN	xxx-xx-8056
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Rhonda M. Petruzzi</u>	Social Security number or ITIN	xxx-xx-1449
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-20733-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David P. Petruzzi

Rhonda M. Petruzzi

6/13/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David P. Petruzzi
Rhonda M. Petruzzi
Debtors

Case No. 18-20733-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 13, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2022:

Recip ID	Recipient Name and Address
db/jdb	David P. Petruzzi, Rhonda M. Petruzzi, 6201 Nelson Ave, Mays Landing, NJ 08330-1303
517556664	+ Atlantic County Superior Court, 1201 Bacharach Blvd, Atlantic City, NJ 08401-4526
517556665	Atlanticare, 1925 Pacific Ave, Atlantic City, NJ 08401-6713
517556672	Citibank/Wawa, PO Box 6139, Sioux Falls, SD 57117-6139
517588794	+ Fulton Bank of New Jersey, James D. Donnelly, Esq., 1236 Brace Road, Suite C, Cherry Hill, NJ 08034-3229
517556677	Global Client Solutions, 4343 S 118th East Ave Ste 220, Tulsa, OK 74146-4400
517556678	+ Hayt Hayt & Landau, LLC, 2 Industrial Way W, Eatontown, NJ 07724-2279
517556680	James D. Donnelly, Esq, 1236 Brace Rd Ste C, Cherry Hill, NJ 08034-3229
517556686	PNC Bank, N.A, Legal Doc Review P7-PFFC-01-S, PO Box 3489, Pittsburgh, PA 15230-3489
517556688	Selip & Stylianou, LLP, Attn: Richard Samuel Eichenbaum, 199 Crossways Park Dr, Woodbury, NY 11797-2016
517556690	Superior Court- Forclosure Unit, PO Box 971, Trenton, NJ 08625-0971

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 13 2022 20:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 13 2022 20:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: bankruptcy@fult.com	Jun 13 2022 20:43:00	Fulton Bank of New Jersey, 533 Fellowship Road, Suite 250, Mt. Laurel, NJ 08054-3411
517556661	Email/Text: collections@abcofcu.org	Jun 13 2022 20:43:00	Abco Federal Credit Union, PO Box 247, Rancocas, NJ 08073-0247
517556662	Email/PDF: bncnotices@becket-lee.com	Jun 13 2022 20:47:19	American Express, PO Box 981537, El Paso, TX 79998-1537
517556666	EDI: BANKAMER.COM	Jun 14 2022 00:43:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
517556667	EDI: CAPITALONE.COM	Jun 14 2022 00:43:00	Capital One - Cabela's, 4800 NW 1st St Ste 300, Lincoln, NE 68521-4463
517556668	EDI: CAPITALONE.COM	Jun 14 2022 00:43:00	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
517594846	EDI: CAPITALONE.COM	Jun 14 2022 00:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517556669	+ Email/Text: bankruptcy@cavps.com	Jun 13 2022 20:43:00	Cavalry Portfolio Services, 500 Summit Lake Dr, Valhalla, NY 10595-2321
517563179	+ Email/Text: bankruptcy@cavps.com		

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Jun 13, 2022

Form ID: 3180W

Total Noticed: 43

		Jun 13 2022 20:43:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517556673	EDI: WFNNB.COM		
		Jun 14 2022 00:43:00	Comenity Capital - Good, PO Box 183003, Columbus, OH 43218-3003
517556674	Email/Text: bknotice@ercbpo.com		
		Jun 13 2022 20:43:00	ERC, PO Box 57610, Jacksonville, FL 32241-7610
517589961	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com		
		Jun 13 2022 20:43:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
517556675	Email/Text: collectionbankruptcies.bancorp@53.com		
		Jun 13 2022 20:43:00	Fifth Third Bank, Attn: Installment Loans, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
517556676	Email/Text: bankruptcy@fult.com		
		Jun 13 2022 20:43:00	Fulton Bank of New Jersey, 1 Penn Sq, Lancaster, PA 17602-2853
517556679	EDI: HFC.COM		
		Jun 14 2022 00:43:00	HSBC Bank, PO Box 9, Buffalo, NY 14240-0009
517556670	EDI: JPMORGANCHASE		
		Jun 14 2022 00:43:00	Chase / Bank One Card Services, PO Box 15298, Wilmington, DE 19850-5298
517556671	EDI: JPMORGANCHASE		
		Jun 14 2022 00:43:00	Chase Cardmember Service, PO Box 15298, Wilmington, DE 19850-5298
517556681	Email/Text: bknotificationdistribution@jhcapiatgroup.com		
		Jun 13 2022 20:43:00	Jh Portfolio Debt Equities, 5757 Phantom Dr # 225, Hazelwood, MO 63042-2429
517556682	Email/PDF: resurgentbknotifications@resurgent.com		
		Jun 13 2022 20:47:23	LVNV Funding, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517680849	Email/PDF: resurgentbknotifications@resurgent.com		
		Jun 13 2022 20:47:05	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517556683	Email/Text: camanagement@mtb.com		
		Jun 13 2022 20:43:00	M&T Bank, 1100 Wehrle Dr, Buffalo, NY 14221-7748
517556684	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jun 13 2022 20:43:00	Midland Funding LLC, c/o Midland Credit Management, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
517556685	Email/Text: list-nes-clientservicesreps-all@nes1.com		
		Jun 13 2022 20:43:00	National Enterprise Systems, 2479 Edison Blvd Unit A, Twinsburg, OH 44087-2476
517678410	Email/Text: Bankruptcy.Notices@pnc.com		
		Jun 13 2022 20:42:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
517632183	EDI: Q3G.COM		
		Jun 14 2022 00:43:00	Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
517556689	EDI: AISSPRINT		
		Jun 14 2022 00:43:00	Sprint, PO Box 7949, Overland Park, KS 66207-0949
517556691	EDI: RMSC.COM		
		Jun 14 2022 00:43:00	SYNCB - Wal-Mart, PO Box 965024, Orlando, FL 32896-5024
517556692	EDI: RMSC.COM		
		Jun 14 2022 00:43:00	SYNCB / Amazon, PO Box 965015, Orlando, FL 32896-5015
517556693	EDI: RMSC.COM		
		Jun 14 2022 00:43:00	SYNCB/ Lowes, PO Box 965005, Orlando, FL 32896-5005
517560102	+ EDI: RMSC.COM		
		Jun 14 2022 00:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 32

BYPASSED RECIPIENTS

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Jun 13, 2022

Form ID: 3180W

Total Noticed: 43

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517556663	##+	Apex Legal Group, PC, 500 Ygnacio Valley Rd Ste 430, Walnut Creek, CA 94596-8211
517556687	##+	Schiller, Knapp, Lefkowitz and Hertz, 950 New Loudon Rd Ste 109, Latham, NY 12110-2190

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Fifth Third Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
James D. Donnelly	on behalf of Creditor Fulton Bank of New Jersey james.d@donnlaw.com jim.donnlaw@gmail.com
Jane L. McDonald	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor Fifth Third Bank kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Steven A. Silnutzer	on behalf of Debtor David P. Petruzzi stevenasil2000@yahoo.com G28047@notify.cincompass.com;silnutzerlaw@gmail.com
Steven A. Silnutzer	on behalf of Joint Debtor Rhonda M. Petruzzi stevenasil2000@yahoo.com G28047@notify.cincompass.com;silnutzerlaw@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8